

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE:

**Gregory Tyson Ross**  
**Andrea Lynn Ross**

CASE NO:

**Uniform Plan  
and  
Motion for Valuation of Collateral**

**CHAPTER 13 PLAN**

Date of Plan: 11/1/2010

(Date Must be Date that This Plan is Signed by Debtors)

The debtors propose the following plan pursuant to § 1321\*.

In conjunction with the plan, the Debtor moves for the valuation of secured claims in the amount set forth in paragraph 8.

**The debtor(s) propose to pay the holder of the Secured Claim only the amounts set forth in the debtor(s)' Plan. The Court will conduct a scheduling conference on this contested matter on the date set for the hearing on confirmation of the debtor(s)' plan. You must file a response to this objection, in writing, not less than 5 days (including weekends and holidays) before the hearing on confirmation of the plan or the valuation set forth in the plan may be adopted by the Court. If no response is filed, the Debtor's sworn declaration at the conclusion of this plan may be submitted as summary evidence at the hearing pursuant to Rule 7056 and 28 U.S.C. § 1746. If no timely answer is filed, the Court may conduct a final hearing on the objection at the hearing on confirmation of the plan.**

**1. Payments.** The debtors hereby submit all or such portion of their future earnings or other future income to the supervision and control of the chapter 13 Trustee ("Trustee") as is necessary for the execution of the plan. The submission of income shall be accomplished by making monthly payments to the Trustee in amounts equal to all of the projected disposable income of the debtor, as defined in § 1325(b). Schedules I and J of the debtor's schedules contain the debtor's good faith estimate of the current amount of available projected disposable income for purposes of this requirement. Significant changes in the debtor's financial condition during the first three years of the plan may provide cause for the Trustee or any unsecured creditor to seek a modification of the plan pursuant to § 1329. The amount, frequency, and duration of the payments, is as follows:

Beginning Month**	Ending Month	Amount of Monthly Payment	Total
1 (Dec 2010)	60 (Nov 2015)	\$2,860.00	\$171,600.00
Grand Total:			\$171,600.00

The first monthly payment is due not later than 30 days after the date this case was filed. If the payments to be made by the chapter 13 trustee pursuant to paragraph 4 are adjusted in accordance with the Home Mortgage Payment Procedures adopted pursuant to Bankruptcy Local Rule 3015(b) (whether on account of a change in any escrow requirement, a change in the applicable interest rate under an adjustable rate mortgage, or otherwise), the debtors' payments required by this paragraph 1 will be automatically increased or decreased by the amount of the increase or decrease in the paragraph 4 payments, adjusted as set forth in the following sentence. The increase or decrease shall be adjusted by an amount equal to the increase or decrease in the Posted Chapter 13 Trustee Fee that is caused by the change. The Posted Chapter 13 Trustee Fee is the percentage fee posted on the Court's web site from time to time. The chapter 13 trustee is authorized to submit an amended wage withholding order or to amend any automated bank draft procedure to satisfy the automatic increase or decrease.

A notice of any adjustment in the payment amount must be filed by the chapter 13 trustee.

Except as otherwise ordered by the Court, payments to the chapter 13 trustee will be made pursuant to a wage withholding order or an automated bank draft procedure with the chapter 13 trustee.

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\* All § references are to the Bankruptcy Code.

\*\* When subsequent tables refer to "Month #", Month #1 is the Beginning Month referenced above.

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**Andrea Lynn Ross**

**2. Priority Claims.** From the payments made by the debtor to the Trustee, the Trustee shall pay in full, all claims entitled to priority under § 507. Payments shall be made in the order of priority set forth in § 507(a) and § 507(b). Payments of equal priority shall be made pro rata to holders of such claims. Priority claims arising under § 503(b)(2) shall be paid only after entry of an order by the Bankruptcy Court approving payment of the claim. If this case is dismissed, no priority claim arising under § 503(b)(2) shall be allowed unless an application for allowance is filed on or before 20 days after entry of the order of dismissal.

Name of Holder of Priority Claim	Amount of Priority Claim	Interest Rate Under Plan	Amount of Estimated Periodic Payment	First Payment of this Amount in Month #	Last Payment of this Amount in Month #
<b>Busby &amp; Associates P.C.</b>	<b>\$2,658.00</b>	<b>0.00%</b>	<b>Pro-Rata</b>	<b>1</b>	<b>5</b>
<b>Busby &amp; Associates P.C.</b>	<b>\$100.00</b>	<b>0.00%</b>	<b>Pro-Rata</b>	<b>50</b>	<b>51</b>

**3. Secured Claims for which Collateral is to be Surrendered.** The debtor surrenders the following collateral:

Name of Creditor	Description of Collateral

**4. Secured Claim For Claim Secured Only by a Security Interest in Real Property That is the Debtor(s)' Principal Residence (Property to be Retained) or Other § 1322(b)(5) Claim. Check Either A or B, below:**

**A.** The following table sets forth the treatment of each class of secured creditors holding a claim secured only by a security interest in real property that is the debtor(s)' principal residence or other claim treated under § 1322(b)(5). The amount listed as the "Principal Amount of Claim for Arrearage" is the amount proposed by the debtor(s) in this Plan. If the actual allowed claim is in a different amount, the amount paid pursuant to this Plan shall be the amount due on the actual amount of the allowed claim without the need of an amended plan. The amount listed as "Amount of Estimated Periodic Payment" will be adjusted to reflect the actual amount of the allowed claim.

Name of Holder of Secured Claim / Security for Claim	Principal Amount of Claim for Arrearage	Interest Rate Under Plan	Amount of Estimated Periodic Payment	First Payment of this Amount in Month #	Last Payment of this Amount in Month #
<b>Aurora Loan Services Homestead</b>	<b>\$15,500.00</b>	<b>0.00%</b>	<b>Pro-Rata</b>	<b>28</b>	<b>50</b>
<b>Aurora Loan Services Homestead</b>	<b>\$1,400.00</b>	<b>0.00%</b>	<b>Pro-Rata</b>	<b>28</b>	<b>50</b>
<b>Fawnlake HOA Homestead 2009-2010</b>	<b>\$976.00</b>	<b>0.00%</b>	<b>Pro-Rata</b>	<b>27</b>	<b>28</b>

Payment of the arrearage amounts shall constitute a cure of all defaults (existing as of the petition date) of the debtor(s)' obligations to the holder of the secured claim.

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**Andrea Lynn Ross**

The Secured Claims held by secured creditors holding a claim secured only by a security interest in real property that is the debtor(s)' residence (other than the arrearage claims set forth in the above table) and other claims treated under § 1322(b)(5) will be paid in accordance with the pre-petition contract held by the holder of the secured claim. The first such payment is due on the first payment due date under the promissory note (after the date this bankruptcy case was filed). During the term of the plan, these payments will be made through the chapter 13 trustee in accordance with the Home Mortgage Payment Procedures adopted pursuant to Bankruptcy Local Rule 3015(b). Each holder of a claim that is paid pursuant to this paragraph must elect to either (i) apply the payments received by it to the next payment due without penalty under the terms of the holder's pre-petition note; or (ii) waive all late charges that accrue after the order for relief in this case. Any holder that fails to file an affirmative election within 30 days of entry of the order confirming this plan has waived all late charges that accrue after the order for relief in this case. Notwithstanding the foregoing, the holder may impose any late charge that accrues following an event of default of a payment due under paragraph 1 of this Plan.

The automatic stay is modified to allow holders of secured claims to send only monthly statements (but not demand letters) to the Debtor(s).

The Debtor must provide the information required by the chapter 13 trustee pursuant to the Home Mortgage Payment Procedures, prior to 5 business days after the date this Plan is proposed.

**B.** The holder of the claim secured only by a security interest in real property that is the debtor(s)' principal residence has agreed to refinance the security interest and claim on the terms set forth on the document attached as Exhibit "A". The refinancing brings the loan current in all respects. The terms of the loan that is being refinanced and the new loan are described below:

	<b>Old Loan</b>	<b>New Loan</b>
<b>Current amount owed on old loan and total amount borrowed on new loan</b>		
<b>Interest rate is fixed or variable?</b>		
<b>Interest rate (in %)</b>		
<b>Monthly principal and interest payment</b>		
<b>Closing costs paid by debtors</b>		
<b>Monthly required escrow deposit</b>		

Payments made to the above referenced holder will be paid (check one, ONLY if debtor has checked option B, above):

- Through the chapter 13 trustee.**
- Directly to the holder of the claim, by the Debtor.** If there has been a default in payments following the refinancing, future payments will be through the chapter 13 trustee. If payments are to be made directly to the holder of the claim by the Debtor, then the holder of the claim may not impose any attorneys fees, inspection costs, appraisal costs or any other charges (other than principal, interest and escrow) if such charges arose (in whole or in part) during the period (i) when the case is open; (ii) after the closing of the refinanced loan; and (iii) prior to modification of this plan (i.e., following a default by the Debtor in payments to the holder of the claim) pursuant to which the Debtor commences payments through the chapter 13 trustee to the holder of the claim secured solely by a security interest in the debtor's principal residence.

#### **5. Debt Incurred within 910 Days Preceding Petition Date and Secured by a Lien on a Motor Vehicle or Debt Incurred within 1 Year Preceding Petition Date and Secured by Other Collateral for Which FULL PAYMENT, with Interest, is Provided.**

The following table sets forth each class of secured creditors holding a claim for a debt incurred within 910 days preceding the petition date and secured by a lien on a motor vehicle or for a debt incurred within 1 year preceding the petition date and secured by other collateral for which full payment is proposed. The amount listed as "Principal Amount of Claim" is an estimate of the actual allowed claim.

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If the Court allows an actual allowed claim that is a different amount than is shown below under "Principal Amount of Claim", the Plan shall be deemed amended to pay the principal amount as allowed without the requirement of the filing of an amended plan. The amount listed as "Estimated Periodic Payment" will be adjusted to reflect the actual amount of the allowed claim.

Payment of the amounts required in this section constitutes a cure of all defaults (existing as of the date this plan is confirmed) of the debtor(s)' obligations to the holder of the secured claim. If the monthly payment in the proposed plan is less than the amount of the adequate protection payment ordered in this case, the actual payment will be the amount of the monthly adequate protection payment.

The automatic stay is modified to allow holders of secured claims to send only monthly statements (but not demand letters) to the Debtor(s).

Each secured claimant is hereby designated to be in a class by itself. Subject to disposition of a timely filed motion to avoid a lien under § 522, or a complaint to determine the validity of a lien filed under Fed. R. Bankr. P. 7001, each secured creditor shall retain the lien securing its claim. The lien shall be enforceable to secure payment of the claim the lien secures, as that claim may be modified by the plan. The holder of a claim secured by a valid lien may enforce its lien only pursuant to § 362.

Name of Holder of Secured Claim / Security for Claim	Principal Amount of Claim	Interest Rate Under Plan	Amount of Estimated Periodic Payment	First Payment of this Amount in Month #	Last Payment of this Amount in Month #

#### **6. Debt Incurred within 910 Days Preceding Petition Date and Secured by a Lien on a Motor Vehicle or Debt Incurred within 1 Year Preceding Petition Date and Secured by Other Collateral for Which LESS THAN Full Payment, with Interest, is Provided.**

The following table sets forth each class of secured creditors holding a claim for a debt incurred within 910 days preceding the petition date and secured by a lien on a motor vehicle or for a debt incurred within 1 year preceding the petition date and secured by other collateral for which less than full payment is proposed. The amount listed as "Principal Amount of Claim" is an estimate of the actual allowed claim. The amount that will be paid under the plan is the amount, with interest, that pays the lesser of (i) the amount listed in the holder's proof of claim; or (ii) the amount listed as "Amount of Claim to be Paid Under Plan" (with the "Amount of Claim to be Paid Under Plan" NOT adjusted to reflect the actual Allowed Amount of the Claim).

The automatic stay is modified to allow holders of secured claims to send only monthly statements (but not demand letters) to the Debtor(s).

Each secured claimant is hereby designated to be in a class by itself. Subject to disposition of a timely filed motion to avoid a lien under § 522, or a complaint to determine the validity of a lien filed under Fed. R. Bankr. P. 7001, each secured creditor shall retain the lien securing its claim. The lien shall be enforceable to secure payment of the claim the lien secures, as that claim may be modified by the plan. The holder of a claim secured by a valid lien may enforce its lien only pursuant to § 362.

Name of Holder of Secured Claim / Security for Claim	Principal Amount of Claim	Amount of Claim to be Paid under Plan	Interest Rate Under Plan	Amount of Estimated Periodic Payment	First Pmt. of this Amt. in Month #	Last Pmt. of this Amt. in Month #

#### **7. Secured Debts Paid in Accordance with Pre-Petition Contract (Use Only for Contracts on Which There is No Default).**

The Debtor represents that there are no payment defaults on the contracts listed in this paragraph. The secured claims held by the following secured creditors will be paid in accordance with the pre-petition contracts between the debtor(s) and the holder of the secured claim:

Name of Holder / Collateral for Claim	Total Claim	Collateral Value	Contract Interest Rate

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**8. All Other Secured Claims (Property to be Retained).** Each secured claimant is hereby designated to be in a class by itself. Subject to disposition of a timely filed motion to avoid lien under § 522, or a complaint to determine the validity of a lien filed under Fed. R. Bankr. P. 7001, each secured creditor shall retain the lien securing its claim. The lien shall be enforceable to secure payment of the claim the lien secures, as that claim may be modified by the plan. The holder of a claim secured by a valid lien may enforce its lien only pursuant to § 362.

The following table sets forth the treatment of each class of secured creditors whose claims are modified by the Plan. The amount of secured claim to be paid under this plan is the lesser of the amount listed below as the "Collateral Value" and the allowed amount of the holder's claim. If the Court allows a different amount than is shown below, the Plan shall be deemed amended without the requirement of the filing of an amended plan. The amount listed as "Estimated Amount Periodic Payment" will be adjusted to reflect the actual amount of the allowed claim.

Name of Holder of Secured Claim / Security for Claim	Principal Amount of Claim (without regard to Value of Collateral)	Collateral Value	Int. Rate per Plan	Est. Amount Periodic Pmt.	First Pmt. of this Amt. in Month #	Last Pmt. of this Amt. in Month #
<b>Marine1 Acpt</b>	\$10,390.00	\$6,000.00	5.25%	\$75.00	1	4
<b>Recreational</b>		<b>Pay Value</b>		\$173.65	5	5
				\$287.71	6	6
				\$287.25	7	7
				\$286.77	8	8
				\$286.25	9	9
				\$285.70	10	10
				\$285.11	11	11
				\$284.47	12	12
				\$283.77	13	13
				\$283.02	14	14
				\$282.19	15	15
				\$281.27	16	16
				\$280.24	17	17
				\$279.07	18	18
				\$277.73	19	19
				\$276.17	20	20
				\$274.30	21	21
				\$272.00	22	22
				\$269.03	23	23
				\$264.93	24	24
				\$258.57	25	25
				\$245.83	26	26
				\$99.83	27	27

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Wffinancial 2005 Dodge Ram 1500 Quadcab Hemi	\$12,288.00	\$10,338.00 Pay Value	5.25%	\$100.00	1	4
				\$272.50	5	5
				\$473.12	6	6
				\$473.58	7	7
				\$474.06	8	8
				\$474.58	9	9
				\$475.13	10	10
				\$475.72	11	11
				\$476.36	12	12
				\$477.06	13	13
				\$477.81	14	14
				\$478.64	15	15
				\$479.56	16	16
				\$480.59	17	17
				\$481.76	18	18
				\$483.10	19	19
				\$484.66	20	20
				\$486.53	21	21
				\$488.83	22	22
				\$491.80	23	23
				\$495.90	24	24
				\$502.26	25	25
				\$515.00	26	26
				\$242.55	27	27

Payment of the amounts required in this section constitutes a cure of all defaults (existing as of the date this plan is confirmed) of the debtor(s)' obligations to the holder of the secured claim. If the monthly payment in the proposed plan is less than the amount of the adequate protection payment ordered in this case, the actual payment will be the amount of the monthly adequate protection payment.

The automatic stay is modified to allow holders of secured claims to send only monthly statements (but not demand letters) to the Debtor(s).

**9. Specially Classified Unsecured Claims.** The following unsecured claims will be treated as described below:

Name of Unsecured Creditor	Treatment

**10. Unsecured Claims.** Unsecured creditors not entitled to priority shall comprise a single class of creditors, and those whose claims are allowed, shall be paid a pro rata share of the amount remaining after payment of all secured, priority, and specially classified unsecured claims. The debtor estimates that unsecured creditors will receive a 12% dividend.

**11. Executory Contracts.** Except as set forth elsewhere in this Plan or in the following sentence, all executory contracts are rejected. The following contracts are assumed:

**Sprint**

**TXU Electric**

**12. Asset Sales.** The Debtor(s) are authorized--without the need for further Court order--to sell their exempt property in accordance with the following sentence. Any such sale shall provide for the full payment, at closing, of all liens on the property that is sold. If the Debtor(s) request and the Court so determines, an order confirming this authority may be granted by the Court, ex parte.

**13. Surrender of Collateral.** The Debtor may surrender collateral to a secured creditor by filing a motion pursuant to Fed. R. Bankr. P. 4001 for an agreed order providing for surrender of collateral and termination of the automatic stay. The motion will be submitted on 15 days notice.

**14. Discharge and Vesting of Property.** The debtor(s) will be granted a discharge in accordance with § 1328. Property of the estate shall vest in the debtors upon entry of the discharge order.

**15. Plan Not Altered from Official Form.** By filing this plan, debtor(s) and their counsel represent that the plan is in the official form authorized by the Court. There are no addenda or other changes made to the official form.

Case No:

Debtor(s): **Gregory Tyson Ross**  
**Andrea Lynn Ross**

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**Debtor's Declaration Pursuant to 28 U.S.C. § 1746**

I declare under penalty of perjury that the foregoing statements of value contained in this document are true and correct.

Dated: 11/1/2010

/s/ Gregory Tyson Ross  
Gregory Tyson Ross

/s/ Andrea Lynn Ross  
Andrea Lynn Ross

/s/ Michael G. Busby, Jr.  
Michael G. Busby, Jr.  
Busby & Associates P.C.  
Attorneys at Law  
2909 Hillcroft, Suite 350  
Houston, Texas 77057  
Attorney for Debtor(s)

Case No:

Debtor(s): **Gregory Tyson Ross**  
**Andrea Lynn Ross****Plan Summary and Statistical Cover Sheet to Proposed Plan**Date: 11/1/2010

(Date Should be Date that this Proposed Plan is Signed by Debtor)

**Disposable Income and Plan Payments**

Projected Schedule "I" Income (as shown on most recently filed Schedule I)	Projected Schedule "J" Expenses (as shown on most recently filed Schedule J)	Projected Disposable Income	Beginning Month #*	Ending Month #	Payment Amount	Total Payment
\$5,084.39	\$2,222.00	\$2,862.39	1 (Dec 10)	60 (Nov 15)	\$2,860.00	\$171,600.00
						Grand Total
						\$171,600.00
						Less Posted Chapter 13 Trustee Fee**
						\$10,210.20
						Net Available
						\$161,389.80

**Projected Trustee Disbursements to Priority and Secured Creditors**

Name of Holder / Description of Collateral (or "None" if appropriate)	Type of Claim (List Priority Claims, Followed by Claims Secured by Principal Residence, Followed by Other Secured Claims)	Int. Rate	Beg. Month #	End Month #	Payment Amount	Total Payment
Busby & Associates P.C. None	Priority	0.00%	1	5	Pro-Rata	\$2,658.00
Busby & Associates P.C. None	Priority	0.00%	50	51	Pro-Rata	\$100.00
Aurora Loan Services Homestead	Principal Res.	0.00%	1	60	\$1,601.00	\$96,060.00
Aurora Loan Services Homestead	Principal Res. (Arrearage)	0.00%	28	50	Pro-Rata	\$15,500.00
Aurora Loan Services Homestead	Principal Res.	0.00%	1	60	\$328.00	\$19,680.00
Aurora Loan Services Homestead	Principal Res. (Arrearage)	0.00%	28	50	Pro-Rata	\$1,400.00
Fawnlake HOA Homestead 2009-2010	Principal Res. (Arrearage)	0.00%	27	28	Pro-Rata	\$976.00

\* If filed in connection with a modification, the first month listed must be the first month in which the debtor was required to make a payment after filing the bankruptcy petition. All previous payments and proposed payments must be included.

\*\* The Posted Chapter 13 Trustee Fee is based on the percentage listed on the Court's website.

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Andrea Lynn Ross

Marine1 Acpt Recreational	Secured	5.25%	1 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	\$75.00 \$173.65 \$287.71 \$287.25 \$286.77 \$286.25 \$285.70 \$285.11 \$284.47 \$283.77 \$283.02 \$282.19 \$281.27 \$280.24 \$279.07 \$277.73 \$276.17 \$274.30 \$272.00 \$269.03 \$264.93 \$258.57 \$245.83 \$99.83	\$6,404.86
Wffinancial 2005 Dodge Ram 1500 Quadcab Hemi	Secured	5.25%	1 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27	\$100.00 \$272.50 \$473.12 \$473.58 \$474.06 \$474.58 \$475.13 \$475.72 \$476.36 \$477.06 \$477.81 \$478.64 \$479.56 \$480.59 \$481.76 \$483.10 \$484.66 \$486.53 \$488.83 \$491.80 \$495.90 \$502.26 \$515.00 \$242.55	\$11,061.10

Grand Total \$153,839.96

Case No:

Debtor(s): **Gregory Tyson Ross**  
**Andrea Lynn Ross**

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<b>SUMMARY OF PAYMENTS</b>		<b>BEST INTEREST TEST</b>	
Net Available to Creditors	<b>\$161,389.80</b>	Value of total non-exempt property	<b>\$0.00</b>
Less Estimated Attorneys' fees	<b>\$2,758.00</b>		
Less Total to Priority Creditors	<b>\$0.00</b>		
Less Total to Secured Creditors	<b>\$151,081.96</b>		
Net Available for Unsecured Creditors	<b>\$7,549.84</b>		
Estimated General Unsecured Claims	<b>\$64,638.87</b>	Total distributions to all priority and general unsecured creditors	<b>\$10,307.84</b>
Forecast % Dividend on General Unsecured Claims	<b>12%</b>		

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: Gregory Tyson Ross  
*Debtor*

CASE NO.

Andrea Lynn Ross  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on November 1, 2010, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Michael G. Busby, Jr.

Michael G. Busby, Jr.  
Bar ID:24036294/33425 SDTX  
Busby & Associates P.C.  
Attorneys at Law  
2909 Hillcroft, Suite 350  
Houston, Texas 77057  
(713) 974-1151

ACS Primary Care Physician  
P.O.Box 740021  
Cincinnati, OH 45275

Alexander Rose Inc  
A200704251100427  
7141 Office City Dr Ste  
Houston, TX 77087

Attorney General of the US  
US Department of Justice  
10th and Constitution  
NW Room 5111  
Washington, DC 20530

ACS Primary Care Physician  
P.O.Box 740021  
Cincinnati, OH 45275

AMCA  
P.O. Box 1235  
Elmsford, NY 10523-0935

Aurora Loan Services  
3640039440037  
Attn: Bankruptcy Dept.  
PO Box 1706  
Scottsbluff, NE 69363

ACS Primary Care Physician  
P.O.Box 740021  
Cincinnati, OH 45275

Apelles  
PO Box 1197  
Westerville, OH 43086

Aurora Loan Services  
3640039440037  
Attn: Bankruptcy Dept.  
PO Box 1706  
Scottsbluff, NE 69363

Akon Billing  
2620 Ridgewood Road, Ste 300  
Akron, OH 44313

Assetcare, Inc.  
PO Box 15380  
Wilmington, DE 19850

Aurora Loan Services  
3640039440771  
Attn: Bankruptcy Dept.  
PO Box 1706  
Scottsbluff, NE 69363

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: Gregory Tyson Ross  
*Debtor*

CASE NO.

Andrea Lynn Ross  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

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Aurora Loan Services 3640039440771 Attn: Bankruptcy Dept. PO Box 1706 Scottsbluff, NE 69363	Citifinancial 6072091637163518 300 Saint Paul Pl Baltimore, MD 21202	Fawnlake HOA Messock & Walton, Attorneys 17171 Park Row, Suite 20 Houston, TX 77084
Brazos Valley Schoold Credit Union P.O. Box 767 Katy, Texas 77494-0676	Credit Collection Services Two Wells Avenue Newton, MA 02459	First Mutual Sales Finance DOCKET NO 954023 c/o McDonald Sanders 777 Main Streetm, Suite 1300 Fort Worth, TX 76102
Brown & Assoc. Medical Lab., LLP P.O. Box 201349 Houston, Texas 77226	Credit Management Services 1037632 P.O. Box 931 Brookfield, WI 53008	Gregory Tyson Ross 2405 Deerwood Ct. Katy, TX 77493
Brown & Assoc. Medical Lab., LLP P.O. Box 201349 Houston, Texas 77226	Credit Service Co of Houston P.O. Box 940218 Houston, TX 77094-7218	Homeprjvisa 4705000240050765 Po Box 94498 Las Vegas, NV 89193
BYL Collection Services, LLC 301 Lacey Street West Chester, PA 19382	Credit Service Co of Houston P.O. Box 940218 Houston, TX 77094-7218	HSBC 176631900897760 HSBC Retail Services Attention: Bankru PO Box 5263 Carol Stream, IL 60197
Cbe Group 55373071 131 Towe Park Dr Suite 1 Waterloo, IA 50702	Credit Service Co of Houston P.O. Box 940218 Houston, TX 77094-7218	Hydroxitone PO Box 1366 Hoboken, NJ 07030
ChexSystems Attention: Consumer Relations 7805 Hudson Road, #100 Saint Paul, MN 55125	Credit Service Co of Houston P.O. Box 940218 Houston, TX 77094-7218	I C System Inc 31170571001 Po Box 64378 Saint Paul, MN 55164

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: Gregory Tyson Ross  
*Debtor*

CASE NO.

Andrea Lynn Ross  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**  
(Continuation Sheet #2)

Internal Revenue Service Special Procedures Branch Insolvency Section 1919 Smith Mail Stop 5024 Houston, TX 77002	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001
Internal Revenue Service P.O.Box 21126 Philadelphia, PA 19114	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001
Internal Revenue Service P.O.Box 21125 Philadelphia, PA 19114	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001
Katy Cardiology Associates Memorial City Cardiology 1331 W Grand Parkway N, Ste 130 Katy, TX 77493	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001	MHMRA of Harris County P.O. Box 848503 Dallas, TX 75284
Lab. Corp of America 7207 N. Gessner Houston, TX 77040	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001	Moore Veterinary Services 3380 Roger Road Brenham, TX 77833
Lab. Corp of America 7207 N. Gessner Houston, TX 77040	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001	Nco Fin/38 43051610 Po Box 13564 Philadelphia, PA 19101
Marine1 Acpt 4383918 5000 Quorum Dr Ste 200 Dallas, TX 75254	Memorial Herman Hospital System Patient Business Services P.O. Box 203197 Houston, Texas 77216-0001	Nco Fin/38 42230887 Po Box 13564 Philadelphia, PA 19101

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: Gregory Tyson Ross  
*Debtor*

CASE NO.

Andrea Lynn Ross  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

(Continuation Sheet #3)

Nco Financial Systems 627437895 507 Prudential Rd Horsham, PA 19044	Quest Diagnostics POBox 740698 Cincinnati OH 45274-0698	Sage Telecom P.O. Box 79051 Phoenix, AZ 75062-9051
Nco/inovision-medclr 53407550 Attn: Bankruptcy 507 Prudential Rd Horsham, PA 19044	Quest Diagnostics POBox 740698 Cincinnati OH 45274-0698	Southwest Radiology Assn 1200 Post Oak Blvd, Suite 106 Houston, TX 77506
Ncs 13749281005 Po Box 15779 Oklahoma City, OK 73155	Quest Diagnostics POBox 740698 Cincinnati OH 45274-0698	Southwest Radiology Assn 1200 Post Oak Blvd, Suite 106 Houston, TX 77506
Network Collection System 9894 Bissonnet, Suite 650 Houston, Texas 77036	Reliant Energy P.O. Box 3765 Houston, Texas 77253-3765	Telecheck 5251 Westheimer Road, Ste B100 Houston, TX 77056
Preferred Credit Inc 834764 PO Box 1679 St Cloud, MN 56302	Resurgent Capital Services P.O. Box 10587 Greenville, SC29603-0587	Time Warner 8400 W. Tidwell Houston, Texas 77040-5568
Quest Diagnostics POBox 740698 Cincinnati OH 45274-0698	Retail Merch H9804801 3830 Hwy 365 Port Arthur, TX 77642	Transworld Systems Inc. 9525 Sweet Valley Drive Valley View, OH 44125
Quest Diagnostics POBox 740698 Cincinnati OH 45274-0698	RJM Acquisitions 575 Underhill Blvd. Suite 224 Syosset, NY 11791	Wells Fargo Financial National Bank P.O. Box 10475 Des Moines, IA 50306

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
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IN RE: Gregory Tyson Ross  
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CASE NO.

Andrea Lynn Ross  
*Joint Debtor*

CHAPTER 13

**CERTIFICATE OF SERVICE**  
(Continuation Sheet #4)

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Wffinancial  
50237300583519001  
PO Box 7648  
Boise, ID 83707